



**Federal Deposit Insurance Corporation**

550 17th Street, NW, Washington, D.C. 20429-9990

## Financial Institution Letter

**FIL-4-2014**

**January 24, 2014**

# REVISIONS TO REGULATORY REPORTS

**Summary:** The Federal Financial Institutions Examination Council (FFIEC) has approved several revisions to the Consolidated Reports of Condition and Income (Call Report) for implementation as of March 31, 2014, and March 31, 2015. The FFIEC also has approved revisions to the FFIEC 101, Regulatory Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework, that will take effect March 31, 2014. These regulatory reporting revisions are subject to approval by the U.S. Office of Management and Budget.

**Statement of Applicability to Institutions Under \$1 Billion in Total Assets:** This Financial Institution Letter applies to all FDIC-supervised banks and savings associations, including community institutions. Certain Call Report revisions are not applicable to institutions under \$1 billion in total assets, and other Call Report changes will not be applicable to certain institutions of this size because of the subject matter of the new data items. The FFIEC 101 report is generally not applicable to institutions with under \$1 billion in total assets.

### Distribution:

FDIC-Supervised Banks (Commercial and Savings)  
and FDIC-Supervised Savings Associations

### Suggested Routing:

Chief Financial Officer  
Chief Accounting Officer  
Call Report Preparer

### Related Topics:

[FIL-3-2014, January 22, 2014, Revisions to the Consolidated Reports of Condition and Income and the FFIEC 101 Report](#)

[FIL-42-2013, September 26, 2013, Proposed Regulatory Capital Reporting Changes](#)

[FIL-41-2013, September 24, 2013, Proposed Regulatory Capital Reporting Changes](#)

[FIL-26-2013, June 10, 2013, Consolidated Reports of Condition and Income](#)

[FIL-24-2013, June 6, 2013, Status of Proposed Revisions to the Consolidated Reports of Condition and Income \(Call Report\) for 2013](#)

### Contact:

For the Call Report: Data Collection and Analysis Section at 800-688-3342 or [insurance-research@fdic.gov](mailto:insurance-research@fdic.gov)

For the FFIEC 101: Capital Markets Branch at 202-898-6888 or by e-mail at [regulatorycapital@fdic.gov](mailto:regulatorycapital@fdic.gov)

### Note:

FDIC Financial Institution Letters (FILs) may be accessed from the FDIC's Web site at <http://www.fdic.gov/news/news/financial/2014/>.

To receive FILs electronically, please visit <http://www.fdic.gov/about/subscriptions/fil.html>.

Paper copies may be obtained via the FDIC's Public Information Center, 3501 Fairfax Drive, E-1002, Arlington, VA 22226 (877-275-3342 or 703-562-2200).

### Highlights:

- Call Report changes taking effect in March 2014 include:
  - Questions about international remittance transfers for all institutions and, for those institutions with more than 100 transactions per calendar year, the estimated number and dollar value of remittance transfers. This information will be collected in Schedule RC-M, Memoranda, initially in March 2014, and semiannually thereafter each June and December;
  - The reporting in Schedule RC-M of any trade names used to identify physical offices and addresses of public-facing Internet Web sites at which the reporting institution accepts or solicits deposits from the public;
  - A question in Schedule RC-E, Deposit Liabilities, asking whether the reporting institution offers deposit account products primarily intended for consumers; and
  - For institutions with \$1 billion or more in total assets that offer consumer deposit account products, the total balances of these products in Schedule RC-E.
- In March 2015, institutions with \$1 billion or more in total assets that offer consumer deposit account products will begin to report in Call Report Schedule RI, Income Statement, the year-to-date income earned from three types of service charges on these products.
- In addition, a revised version of the regulatory capital components and ratios portion of Call Report Schedule RC-R, Regulatory Capital, will take effect in March 2014 for advanced approaches institutions and in March 2015 for all other institutions.
- Institutions should review FIL-3-2014, dated January 22, 2014, for further information about the regulatory reporting revisions for March 2014 and March 2015. FIL-3-2014 can be accessed at <http://www.fdic.gov/news/news/financial/2014/fil14003.html>.